

**COMBINED AMENDMENT & PETITION FOR EXTENSION OF
TIME UNDER 37 CFR 1.136(a) (Small Entity)**

Docket No.
97171-00006

In Re Application Of: Steven C. Halper, Constance A. Wilson and Stephen M. Hourigan

Application No.	Filing Date	Examiner	Customer No.	Group Art Unit	Confirmation No.
10/046,945	01/14/2002	Graham, C.	27614	3692	5045

Invention: Automated Loan Risk Assessment System and Method

COMMISSIONER FOR PATENTS:

This is a combined amendment and petition under the provisions of 37 CFR 1.136(a) to extend the period for filing a response to the Office Action of 2/25/08 in the above-identified application.

The requested extension is as follows (check time period desired):

<input type="checkbox"/> One month	<input checked="" type="checkbox"/> Two months	<input type="checkbox"/> Three months	<input type="checkbox"/> Four months	<input type="checkbox"/> Five months
from: _____	May 25, 2008	until: _____	July 25, 2008	
	<i>Date</i>		<i>Date</i>	

Applicant claims small entity status. See 37 CFR 1.27.

The fee for the amendment and extension of time has been calculated as shown below:

CLAIMS AS AMENDED

	CLAIMS REMAINING AFTER AMENDMENT	HIGHEST # PREV. PAID FOR	NUMBER EXTRA CLAIMS PRESENT	RATE	ADDITIONAL FEE
TOTAL CLAIMS	52 -	56 =	0	x \$25.00	\$0.00
INDEP. CLAIMS	4 -	4 =	0	x \$105.00	\$0.00
FEE FOR AMENDMENT					\$0.00
FEE FOR EXTENSION OF TIME					\$230.00
TOTAL FEE FOR AMENDMENT AND EXTENSION OF TIME					\$230.00

**COMBINED AMENDMENT & PETITION FOR EXTENSION OF
TIME UNDER 37 CFR 1.136(a) (Small Entity)**

Docket No.
97171-00006

The fee for the amendment and extension of time is to be paid as follows:

- A check in the amount of _____ for the amendment and extension of time is enclosed.
- Please charge Deposit Account No. **503571** in the amount of **\$230.00**
- The Director is hereby authorized to charge payment of the following fees associated with this communication or credit any overpayment to Deposit Account No.
- Any additional filing fees required under 37 C.F.R. 1.16.
- Any patent application processing fees under 37 CFR 1.17.
- If an additional extension of time is required, please consider this a petition therefor and charge any additional fees which may be required to Deposit Account No.
- Payment by credit card. Form PTO-2038 is attached.

WARNING: Information on this form may become public. Credit card information should not be included on this form. Provide credit card information and authorization on PTO-2038.



Signature

Mark E. Nikolsky
Registration No. 48, 319
McCarter & English, LLP
Four Gateway Center
100 Mulberry Street
Newark, NJ 07102
Tel: (973) 639-6987
Fax: (973) 297-6624

Dated: July 25, 2008

I hereby certify that this correspondence is being deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to the "Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450" [37 CFR 1.8(a)] on

(Date)

Signature of Person Mailing Correspondence

Typed or Printed Name of Person Mailing Correspondence

cc: